

**Information to identify the case:**

Debtor 1	<b>David J Diabo</b>	Social Security number or ITIN	xxx-xx-3669
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>15-17725-JKS</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David J Diabo

8/5/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
David J Diabo  
DebtorCase No. 15-17725-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 22

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db +David J Diabo, 39 Zeek Road, Morris Plains, NJ 07950-1115  
 aty +Christina J. Pross, Mattleman Weinroth & Miller, 200 Continental Drive, Ste 215,  
 Newark, DE 19713-4335  
 cr +Nationstar Mortgage LLC, as servicer for The Bank, C/O Buckley Madole, P.C.,  
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 cr +Nationstar Mortgage LLC, as servicing agent for Th, C/O Buckley Madole, P.C.,  
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 515502269 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 515501625 +First Tennessee Bank, National Association, s/b/m/t First Horizon Home Loan Corp.,  
 PO Box 1469, Knoxville, TN 37901-1469  
 515473683 +Fst Tn Bk Mp, Po Box 1469, Knoxville, TN 37901-1469  
 515473684 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,  
 Lewisville, TX 75067)  
 517270661 +THE BANK OF NEW YORK MELLON Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096,  
 Dallas, Texas 75261-9096  
 517270658 +THE BNYM TRUST Company N.A. Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096,  
 Dallas, Texas 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 06 2020 00:29:40 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 06 2020 00:29:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Aug 06 2020 03:43:00 Synchrony Bank, c/o Recovery Mgmt. Sys.,  
 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605  
 515473677 +EDI: BECKLEE.COM Aug 06 2020 03:43:00 American Express, Po Box 3001,  
 16 General Warren Blvd, Malvern, PA 19355-1245  
 515621163 EDI: BECKLEE.COM Aug 06 2020 03:43:00 American Express Bank, FSB, c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 515473678 +EDI: ACCE.COM Aug 06 2020 03:43:00 Asset Acceptance, Attn: Bankrupcy Dept, Po Box 2036,  
 Warren, MI 48090-2036  
 515473681 +EDI: CITICORP.COM Aug 06 2020 03:43:00 Citibank/The Home Depot,  
 Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040  
 515473682 +EDI: TSYS2.COM Aug 06 2020 03:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 515473680 EDI: JPMORGANCHASE Aug 06 2020 03:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850  
 515519491 +EDI: MID8.COM Aug 06 2020 03:43:00 Midland Credit Management, Inc.,  
 as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036  
 515500236 EDI: RMSC.COM Aug 06 2020 03:43:00 Synchrony Bank,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 515710059 +E-mail/Text: bncmail@w-legal.com Aug 06 2020 00:29:48 The Bank of New York Mellon,  
 C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515473679 ##+Buckley Madole PC, 99 Wood Avenue South Suite 803, Iselin, NJ 08830-2713

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: Aug 05, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES TRUST 2005-AA8  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES TRUST 2005-AA8  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC, as servicer for The Bank Of New York Mellon f/k/a The Bank Of New York As Trustee For First Horizon Alternative Mortgage Securities Trust 2005-AA8 NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Kevin M. Buttery on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES TRUST 2005-AA8 bkyefile@rasflaw.com  
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC, as servicer for The Bank Of New York Mellon f/k/a The Bank Of New York As Trustee For First Horizon Alternative Mortgage Securities Trust 2005-AA8 ecfnofices@grosspolowy.com, lnolan@grosspolowy.com  
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC as Servicing Agent for The Bank Of New York Mellon f/k/a The Bank Of New York as Trustee for First Horizon Alternative Mortgage Securities Trust 2005-AA8 ecfnofices@grosspolowy.com, lnolan@grosspolowy.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC, as servicing agent for The Bank of New York Mellon, f/k/a The Bank of New York, as Trustee for the holders of the certificates First Horizon Mortgage Pass-Through Certificates NJ\_ECF\_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com  
Sindi Mncina on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES TRUST 2005-AA8 smncina@rascrane.com  
Stuart D. Gavzy on behalf of Debtor David J Diabo stuart@gavzylaw.com, lesliebrown.paralegal@gmail.com; gavzysr82824@notify.bestcase.com

TOTAL: 10